

Notice of Allowability

Application No.

09/354,802

Examiner

Jeffrey A. Smith

Applicant(s)

LIBMAN, RICHARD MARC

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

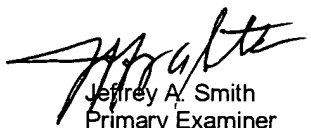
1. ☒ This communication is responsive to Examiner's Amendment of 6/29/05.
2. ☒ The allowed claim(s) is/are 1-375 1-10, 12-21, 23-31, and 33-315
3. ☒ The drawings filed on 16 July 1999 are accepted by the Examiner.
4. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. _____.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).
- * Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

5. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
6. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date _____.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
7. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. ☒ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO-1449 or PTO/SB/08),
Paper No./Mail Date 1/16/04, 4/13/05, 4/29/05
4. ☐ Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. ☐ Notice of Informal Patent Application (PTO-152)
6. ☒ Interview Summary (PTO-413),
Paper No./Mail Date _____
7. ☒ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other _____


Jeffrey A. Smith
Primary Examiner
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S.D.O

EXAMINER'S AMENDMENT

An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

Authorization for this examiner's amendment was given in a telephone interview with Mr. Michael Lee on June 9, 2005.

The application has been amended as follows:

In the Claims

A complete listing of the claims, as agreed to and amended, follows:

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1. (Currently Amended) A method for automatically preparing customized replies to responses from one or more consumer entities, the method comprising:

receiving one or more responses from one or more consumer entities, said responses comprising nonpurchase requests and being in response to mass marketing communications relating to offerings for one or more financial products or services being offered as part of a mass marketing campaign;

automatically generating [preparing] one or more replies, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said mass marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity, each of said replies specific to one of said responses or a subsequent response [and customized for a consumer entity associated therewith, each of said replies having consumer entity-customized content comprising an offering for one or more financial products or services]; and

delivering said replies to corresponding consumer entities.

2. (Currently Amended) A method for automatically (i) preparing customized communications for a plurality of consumer entities, and (ii) replying to responses from consumer entities with customized replies, the method comprising;

automatically selecting variable information related to an offering for one or more financial products or services, or related to a consumer entity, and automatically inserting the

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variable information into a mass marketing communication, said communication comprising an offering for one or more financial products or services being offered as part of a mass marketing campaign;

appending each communication to a separate host communication to form a plurality of combined communications;

delivering each combined communication to a respective one of the plurality of consumer entities;

receiving one or more responses from at least some consumer entities, said responses comprising nonpurchase requests and being in response to combined communications;

automatically generating [preparing] one or more replies to at least some of the responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said mass marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity]; and

delivering the replies to associated consumer entities.

3. (Currently Amended) A method for automatically preparing customized communications for a plurality of consumer entities, and replying to responses from consumer entities with customized replies, the method comprising:

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automatically preparing a mass marketing customized communication for each consumer entity, said communication comprising information relating to an offering for one or more financial products or services being offered as part of a mass marketing campaign;

delivering each communication to a respective one of the plurality of consumer entities;

receiving one or more responses from at least some consumer entities, said responses comprising nonpurchase requests and being in response to communications;

automatically generating [preparing] one or more replies for at least some of the responses or subsequent responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said mass marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services]; and

delivering said replies to associated consumer entities.

4. (Previously Amended) The method of Claim 1, wherein each communication comprises information about a financial product or financial service.

5. (Previously Amended) The method of Claim 1, wherein each response comprises a unique label.

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6. (Previously Added) The method of claim 5, wherein the unique label of each response comprises a machine readable label.
7. (Previously Amended) The method of claim 1, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.
8. (Previously Amended) The method of Claim 1, further comprising the step of inputting response option information into an automated reply generation system.
9. (Currently Amended) The method of Claim 8, wherein the [preparing] generating of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.
10. (Previously Amended) The method of Claim 1, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.
11. (Previously Cancelled)
12. (Previously Amended) The method of claim 1, further comprising:

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receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

13. (Previously Amended) The method of Claim 12, further comprising:

inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

14. (Previously Amended) The method of Claim 13, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

15. (Previously Amended) The method of Claim 2, wherein the communications each comprises information about a financial product or a financial service.

16. (Previously Amended) The method of Claim 2, wherein each response comprises a unique label.

17. (Previously Amended) The method of Claim 16, wherein the unique label is machine readable.

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18. (Previously Amended) The method of Claim 2, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

19. (Previously Amended) The method of Claim 2, further comprising inputting response option information into an automated reply generation system comprising a programmed computer.

20. (Currently Amended) The method of Claim 19, wherein the [preparing] generating of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

21. (Previously Amended) The method of Claim 2, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

22. (Previously Cancelled)

23. (Previously Added) The method of Claim 2, further comprising:

receiving follow up responses each with client identifications from clients to whom a prepared reply was delivered.

24. (Previously Amended) The method of Claim 23, further comprising:

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inputting the follow up responses into an automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

25. (Previously Amended) The method of Claim 24, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies using the automatic reply generation system, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

26. (Previously Amended) The method of Claim 3, wherein each response comprises a label.

27. (Previously Amended) The method of Claim 26, wherein the label is machine readable.

28. (Previously Amended) The method of Claim 3, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

29. (Previously Amended) The method of Claim 3, further comprising inputting response option information into an automated reply generation system comprising a programmed computer.

30. (Currently Amended) The method of Claim 29, wherein the [preparing] generating of a reply comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

31. (Previously Amended) The method of Claim 3, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

32. (Previously Cancelled)

33. (Previously Added) The method of Claim 3, further comprising:

receiving follow up responses each with client identifications from clients to whom a prepared reply was delivered.

34. (Previously Amended) The method of Claim 33, further comprising:

inputting the follow up responses into an automatic reply generation system, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

35. (Previously Amended) The method of Claim 34, further comprising:

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continuing a sequence of receiving follow up responses, automatically preparing replies using the automatic reply generation system, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

36. (Currently Amended) A system for automatically preparing a reply to a response, comprising:

means for automatically analyzing information pertinent to consumer entities who responded to marketing communications relating to offerings for one or more financial products or services, said marketing communications being part of a marketing campaign, where responses from said consumer entities comprise nonpurchase requests;

means for automatically generating one or more replies for at least some of said consumer entities based on said analysis, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity, each of said replies specific to one of said responses or a subsequent response [customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services]; and

means for communicating the replies to associated consumer entities.

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37. (Previously Amended) The system of Claim 36, further comprising labeling the replies to correspond to the responses.

38. (Currently Amended) A method for automatically preparing customized replies to responses to communications to one or more consumer entities, comprising:

receiving one or more responses to marketing communications from one or more consumer entities, said communications relating to offerings for one or more financial products or services and being part of a marketing campaign[s], said responses comprising nonpurchase requests;

automatically generating [preparing] one or more replies to at least some of said responses or subsequent responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services];

communicating said replies to consumer entities who sent the corresponding responses;

receiving one or more follow up responses based on the replies from a plurality of consumer entities; and

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automatically generating [preparing] and communicating one or more follow up replies to at least some of said follow up responses, said follow up replies being customized for consumer entities who sent said follow up responses, until for a given consumer entity follow up replies generate no further follow up responses, or it is determined that no follow up reply is needed.

39. (Previously Amended) The method of Claim 38, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

40. (Previously Amended) The method of Claim 39, wherein the label is machine readable.

41. (Previously Amended) The method of Claim 38, wherein each communication is based on at least one of variable information about a consumer entity to whom each is respectively addressed and variable information about a product or service offering.

42. (Previously Amended) The method of Claim 38, wherein each communication contains at least one of variable information about the consumer entity to whom it is addressed, and variable information about a product or service offering.

43. (Currently Amended) A method for marketing of financial products and services, comprising:

selecting from among a plurality of consumer entities those consumer entities suitable for receiving a particular type of financial product or service offering;

automatically preparing marketing communications comprising offerings for said particular type of financial product or service or variant thereof to said selected consumer entities, said communications being part of a marketing campaign;

communicating said communications to said selected consumer entities;

receiving responses to said communications from at least some of said selected consumer entities, said responses comprising nonpurchase requests;

automatically [preparing] generating replies to at least some of the responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said particular type of financial product or service or variant thereof, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and having consumer entity-customized content related to an offering for one or more financial products or services, or related to the associated consumer entity]; and

communicating said replies to associated consumer entities.

44. (Previously Amended) The method of Claim 43, further comprising:

receiving follow up responses to prepared replies from respective consumer entities;

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automatically preparing follow up replies to follow up responses using a programmed computer; and

communicating the follow up replies to respective consumer entities.

45. (Previously Amended) The method of Claim 44, further comprising:

continuing a cycle of receiving follow up response, preparing follow up replies and communicating follow up replies, until no further follow up reply is required, or no follow up response is received.

46. (Previously Amended) The method of Claim 45, wherein each communication, and reply to a particular client, and response from the particular consumer entity comprises a machine-readable label.

47. (Currently Amended) A method for automatically preparing customized replies, comprising:

receiving responses to mass marketing communications from a plurality of consumer entities, said communications relating to offerings for one or more financial products or services, wherein at least some of said communications are accessible via the Internet, said responses comprising nonpurchase requests;

automatically generating [preparing] replies to at least some of said responses or subsequent responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services, each reply customized for a consumer entity using other than one or more of name, address and account number of

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said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services]; and

communicating said replies to consumer entities who sent the associated responses.

48. (Previously Amended) The method of Claim 47, wherein each reply is incorporated into a host communication.

49. (Currently Amended) A system for automatically preparing customized replies, the system comprising:

means for receiving one or more responses to mass marketing communications from one or more consumer entities, said communications relating to offerings for one or more financial products or services, wherein at least some of said communications are accessible via the Internet, said responses comprising nonpurchase requests;

means for [preparing] automatically generating one or more replies to at least some of said responses or subsequent responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services]; and

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means for communicating said replies to associated consumer entities.

50. (Previously Amended) The system of Claim 49, wherein each reply is incorporated into a host vehicle to form a combined communication.

51. (Previously Added) The method of claim 1, wherein the delivering step comprises:
selecting one or more delivery mediums to deliver a given reply to a corresponding consumer entity.

52. (Previously Added) The method of claim 51, wherein each delivery medium is at least one of:
electronic; and
non-electronic.

53. (Previously Added) The method of claim 51, wherein the selecting step comprises:
selecting said one or more delivery mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

54. (Previously Added) The method of claim 1, further comprising:

continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

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55. (Previously Added) The method of claim 54, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

56. (Previously Added) The method of claim 54, wherein said continuing step comprises:

preparing each follow up reply based on at least one of:

- (a) information obtained in the past from a consumer entity ;
- (b) information purchased from a third party;
- (c) information obtained via an existing consumer entity relationship; and
- (d) follow up responses and follow up replies related to said particular consumer entity.

57. (Previously Added) The method of claim 1, wherein each of said communications and replies includes one or more response options.

58. (Previously Added) The method of claim 57, further comprising:

receiving a response containing information or a request not corresponding to any of said response options; and
automatically processing said response.

59. (Previously Added) The method of claim 57, wherein said one or more response options include at least one of:

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- (a) a purchase option;
- (b) a request for additional information option; and
- (c) a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

60. (Previously Added) The method of claim 1, further comprising:

- (a) automatically preparing and delivering a follow up reply or communication to a consumer entity after a predetermined period.

61. (Previously Added) The method of claim 60, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

62. (Previously Added) The method of claim 1, wherein said delivering step comprises:

- delivering a given reply using at least one of a human operator and voice recognition and response technology.

63. (Previously Added) The method of claim 1, wherein said receiving step comprises:

- receiving a given response using at least one of electronic means and non-electronic means.

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64. (Previously Added) The method of claim 1, wherein the receiving step comprises at least one of (a)-(d):

- (a) receiving at least some responses individually;
- (b) receiving at least some responses en mass;
- (c) receiving at least some responses in batches at intervals; and
- (d) receiving at least some responses in real-time.

65. (Previously Added) The method of claim 1, wherein said receiving step comprises at least one of (a)-(d):

- (a) receiving at least some responses via telephone;
- (b) receiving at least some responses via fax;
- (c) receiving at least some responses via a branch drop off; and
- (d) receiving at least some responses via consumer interaction with a salesperson.

66. (Previously Added) The method of claim 1, wherein said receiving step comprises:

receiving at least some responses via consumer interaction with an Internet web site.

67. (Previously Added) The method of claim 1, wherein said receiving step comprises:

receiving at least some responses via email.

68. (Previously Added) The method of claim 1, further comprising at least one of (a)-(d):

- (a) processing at least some responses individually;
- (b) processing at least some responses en mass;

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- (c) processing at least some responses in batches at intervals; and
- (d) processing at least some responses in real-time.

69. (Previously Added) The method of claim 1, wherein said delivering step comprises at least one of (a)-(d):

- (a) delivering at least some of said replies individually;
- (b) delivering at least some of said replies en mass;
- (c) delivering at least some of said replies in batches at intervals; and
- (d) delivering at least some of said replies in real-time.

70. (Currently Amended) The method of claim 1, wherein the [preparing] generating step comprises at least one of (a)-(b):

- (a) preparing at least some of said replies in real-time via real-time processing of associated responses; and
- (b) preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

71. (Previously Added) The method of claim 1, wherein at least some of said replies are delivered via the Internet.

72. (Previously Added) The method of claim 1, wherein communications are made available to consumer entities via at least one of (a)-(h):

- (a) combining at last some of said communications with hosts;
- (b) direct mail;
- (c) platform sales track format;
- (d) salespersons;

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- (e) an Internet website;
- (f) email;
- (g) voice response technology; and
- (h) a print medium.

73. (Currently Amended) The method of claim 1, wherein the [preparing] generating step comprises:

automatically analyzing said responses; and
preparing said replies in accordance with said analysis.

74. (Previously Added) The method of claim 1, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.

75. (Currently Amended) The method of claim 1, further comprising:

preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said [preparing] generating step comprises:

preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

76. (Previously Added) The method of claim 1, further comprising:

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preparing one or more replies each comprising information requested by a corresponding response.

77. (Currently Added) The method of claim 1, wherein each reply comprises [said] consumer entity-customized content that comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

78. (Previously Added) The method of Claim 1, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

79. (Previously Added) The method of claim 1, further comprising at least one of (a)-(d):

- (a) preparing at least some replies individually;
- (b) preparing at least some replies en mass;
- (c) preparing at least some replies in batches at intervals; and
- (d) preparing at least some replies in real-time.

80. (Previously Added) The system of Claim 36, wherein each communication comprises information about a financial product or financial service.

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81. (Previously Added) The system of Claim 36, wherein each response comprises a unique label.

82. (Previously Added) The system of claim 81, wherein the unique label of each response comprises a machine readable label.

83. (Previously Added) The system of claim 36, further comprising:

means for receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

84. (Previously Added) The system of Claim 36, further comprising:

means for inputting response option information into an automated reply generation system.

85. (Previously Added) The system of Claim 84, further comprising:

means for analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

86. (Previously Added) The system of Claim 36, wherein said communicating means comprises means for delivering replies by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

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87. (Previously Added) The system of claim 36, further comprising:

means for receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

88. (Previously Added) The system of Claim 87, further comprising:

means for inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

89. (Previously Added) The system of Claim 87, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

90. (Previously Added) The system of claim 36, wherein the communicating means comprises:

means for selecting one or more delivery mediums to deliver a given reply to a corresponding consumer entity.

91. (Previously Added) The system of claim 90, wherein each delivery medium is at least one of:

electronic; and
non-electronic.

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92. (Previously Added) The system of claim 90, wherein the selecting means comprises:

means for selecting said one or more delivery mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

93. (Previously Added) The system of claim 36, further comprising:

means for continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

94. (Previously Added) The system of claim 93, wherein said continuing means operates for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

95. (Previously Added) The system of claim 93, wherein said continuing means comprises:

means for preparing each follow up reply based on at least one of:

- information obtained in the past from a consumer entity ;
- information purchased from a third party;
- information obtained via an existing consumer entity relationship; and

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follow up responses and follow up replies related to said particular consumer entity.

96. (Previously Added) The system of claim 36, wherein each of said communications and replies includes one or more response options.

97. (Previously Added) The system of claim 96, further comprising:

means for receiving a response containing information or a request not corresponding to any of said response options; and
means for automatically processing said response.

98. (Previously Added) The system of claim 96, wherein said one or more response options include at least one of:

a purchase option;
a request for additional information option; and
a request for one or more additional quotations option,
said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

99. (Previously Added) The system of claim 36, further comprising:

means for automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

100. (Previously Added) The system of claim 99, wherein said generating and delivering means operates based on at least one

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of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

101. (Previously Added) The system of claim 36, wherein said communicating means comprises:

means for delivering a given reply using at least one of a human operator and voice recognition and response technology.

102. (Previously Added) The system of claim 36, further comprising:

means for receiving a given response using at least one of electronic means and non-electronic means.

103. (Previously Added) The system of claim 36, further comprising at least one of:

means for receiving at least some responses individually;
means for receiving at least some responses en mass;
means for receiving at least some responses in batches at intervals; and
means for receiving at least some responses in real-time.

104. (Previously Added) The system of claim 36, further comprising at least one of:

means for receiving at least some responses via telephone;
means for receiving at least some responses via fax;
means for receiving at least some responses via a branch drop off; and
means for receiving at least some responses via consumer interaction with a salesperson.

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105. (Previously Added) The system of claim 36, further comprising:

means for receiving at least some responses via consumer interaction with an Internet web site.

106. (Previously Added) The system of claim 36, further comprising:

means for receiving at least some responses via email.

107. (Previously Added) The system of claim 36, further comprising at least one of:

means for processing at least some responses individually;

means for processing at least some responses en mass;

means for processing at least some responses in batches at intervals; and

means for processing at least some responses in real-time.

108. (Previously Added) The system of claim 36, wherein said communicating means comprises at least one of:

means for delivering at least some of said replies individually;

means for delivering at least some of said replies en mass;

means for delivering at least some of said replies in batches at intervals; and

means for delivering at least some of said replies in real-time.

109. (Previously Added) The system of claim 36, wherein the generating means comprises at least one of:

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means for preparing at least some of said replies in real-time via real-time processing of associated responses; and

means for preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

110. (Previously Added) The system of claim 36, wherein at least some of said replies are delivered via the Internet.

111. (Previously Added) The system of claim 36, wherein communications are made available to consumer entities via at least one of:

- combining at last some of said communications with hosts;
- direct mail;
- platform sales track format;
- salespersons;
- an Internet website;
- email;
- voice response technology; and
- a print medium.

112. (Previously Added) The system of claim 36, wherein the generating means comprises:

- means for automatically analyzing said responses; and
- means for preparing said replies in accordance with said analysis.

113. (Previously Added) The system of claim 36, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer

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entity, and information related to said given consumer entity from a database.

114. (Currently Amended) The system of claim 36, further comprising:

means for preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said [preparing] generating means comprises:

means for preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

115. (Previously Added) The system of claim 36, further comprising:

means for preparing one or more replies each comprising information requested by a corresponding response.

116. (Currently Amended) The system of claim 36, wherein each reply comprises [said] consumer entity-customized content that comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

117. (Previously Added) The system of Claim 36, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified

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with consumer entity information to link each communication to its response, and each reply to its response.

118. (Previously Added) The method of Claim 38, wherein each communication comprises information about a financial product or financial service.

119. (Previously Added) The method of Claim 38, wherein each response comprises a unique label.

120. (Previously Added) The method of claim 119, wherein the unique label of each response comprises a machine readable label.

121. (Previously Added) The method of claim 38, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

122. (Previously Added) The method of Claim 38, further comprising the step of inputting response option information into an automated reply generation system.

123. (Currently Amended) The method of Claim 122, wherein the [preparing] generating of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

124. (Previously Added) The method of Claim 38, wherein the communication of the replies comprises communicating by at least

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one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

125. (Previously Added) The method of claim 38, further comprising:

receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

126. (Previously Added) The method of Claim 125, further comprising:

inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

127. (Previously Added) The method of Claim 125, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

128. (Previously Added) The method of claim 38, wherein the communicating step comprises:

selecting one or more mediums to communicate a given reply to a corresponding consumer entity.

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129. (Previously Added) The method of claim 128, wherein each medium is at least one of:
electronic; and
non-electronic.

130. (Previously Added) The method of claim 128, wherein the selecting step comprises:
selecting said one or more communication mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

131. (Previously Added) The method of claim 38, further comprising:
continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

132. (Previously Added) The method of claim 131, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

133. (Previously Added) The method of claim 131, wherein said continuing step comprises:
preparing each follow up reply based on at least one of:
information obtained in the past from a consumer entity ;

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information purchased from a third party;
information obtained via an existing consumer entity
relationship; and
follow up responses and follow up replies related to
said particular consumer entity.

134. (Previously Added) The method of claim 38, wherein each of
said communications and replies includes one or more response
options.

135. (Previously Added) The method of claim 134, further
comprising:

receiving a response containing information or a request
not corresponding to any of said response options; and
automatically processing said response.

136. (Previously Added) The method of claim 134, wherein said
one or more response options include at least one of:

a purchase option;
a request for additional information option; and
a request for one or more additional quotations option,
said quotations comprising at least one of a pricing
quotation, a product or service design quotation, and an
additional product or service quotation.

137. (Previously Added) The method of claim 38, further
comprising:

(a) automatically generating and delivering a follow up
reply or communication to a consumer entity after a
predetermined period.

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138. (Previously Added) The method of claim 137, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

139. (Previously Added) The method of claim 38, wherein said communicating step comprises:

communicating a given reply using at least one of a human operator and voice recognition and response technology.

140. (Previously Added) The method of claim 38, wherein said receiving step comprises:

receiving a given response using at least one of electronic means and non-electronic means.

141. (Previously Added) The method of claim 38, wherein the receiving step comprises at least one of:

receiving at least some responses individually;
receiving at least some responses en mass;
receiving at least some responses in batches at intervals;
and
receiving at least some responses in real-time.

142. (Previously Added) The method of claim 38, wherein said receiving step comprises at least one of:

receiving at least some responses via telephone;
receiving at least some responses via fax;
receiving at least some responses via a branch drop off;
and

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receiving at least some responses via consumer interaction with a salesperson.

143. (Previously Added) The method of claim 38, wherein said receiving step comprises:

receiving at least some responses via consumer interaction with an Internet web site.

144. (Previously Added) The method of claim 38, wherein said receiving step comprises:

receiving at least some responses via email.

145. (Previously Added) The method of claim 38, further comprising at least one of:

processing at least some responses individually;
processing at least some responses en mass;
processing at least some responses in batches at intervals;
and
processing at least some responses in real-time.

146. (Previously Added) The method of claim 38, wherein said communicating step comprises at least one of:

communicating at least some of said replies individually;
communicating at least some of said replies en mass;
communicating at least some of said replies in batches at intervals; and
communicating at least some of said replies in real-time.

147. (Currently Amended) The method of claim 38, wherein the [preparing] generating step comprises at least one of:

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preparing at least some of said replies in real-time via real-time processing of associated responses; and

preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

148. (Previously Added) The method of claim 38, wherein at least some of said replies are delivered via the Internet.

149. (Previously Added) The method of claim 38, wherein communications are made available to consumer entities via at least one of:

- combining at last some of said communications with hosts;
- direct mail;
- platform sales track format;
- salespersons;
- an Internet website;
- email;
- voice response technology; and
- a print medium.

150. (Currently Amended) The method of claim 38, wherein the [preparing] generating step comprises:

- automatically analyzing said responses; and
- preparing said replies in accordance with said analysis.

151. (Previously Added) The method of claim 38, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer

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entity, and information related to said given consumer entity from a database.

152. (Currently Amended) The method of claim 38, further comprising:

preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said [preparing] generating step comprises:

preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

153. (Previously Added) The method of claim 38, further comprising:

preparing one or more replies each comprising information requested by a corresponding response.

154. (Currently Amended) The method of claim 38, wherein each reply comprises [said] consumer entity-customized content that comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

155. (Previously Added) The method of Claim 38, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with

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consumer entity information to link each communication to its response, and each reply to its response.

156. (Previously Added) The method of Claim 43, wherein each communication comprises information about a financial product or financial service.

157. (Previously Added) The method of Claim 43, wherein each response comprises a unique label.

158. (Previously Added) The method of claim 157, wherein the unique label of each response comprises a machine readable label.

159. (Previously Added) The method of claim 43, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

160. (Previously Added) The method of Claim 43, further comprising the step of inputting response option information into an automated reply generation system.

161. (Currently Amended) The method of Claim 160, wherein the [preparing] generating of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

162. (Previously Added) The method of Claim 43, wherein the communication of the replies comprises communication by at least

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one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

163. (Previously Added) The method of claim 43, further comprising:

receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

164. (Previously Added) The method of Claim 163, further comprising:

inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

165. (Previously Added) The method of Claim 163, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

166. (Previously Added) The method of claim 43, wherein the communicating step comprises:

selecting one or more delivery mediums to communicate a given reply to a corresponding consumer entity.

167. (Previously Added) The method of claim 166, wherein each communication medium is at least one of:

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electronic; and
non-electronic.

168. (Previously Added) The method of claim 166, wherein the selecting step comprises:

selecting said one or more mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

169. (Previously Added) The method of claim 43, further comprising:

continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

170. (Previously Added) The method of claim 169, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

171. (Previously Added) The method of claim 169, wherein said continuing step comprises:

preparing each follow up reply based on at least one of:
information obtained in the past from a consumer
entity ;
information purchased from a third party;

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information obtained via an existing consumer entity relationship; and
follow up responses and follow up replies related to said particular consumer entity.

172. (Previously Added) The method of claim 43, wherein each of said communications and replies includes one or more response options.

173. (Previously Added) The method of claim 172, further comprising:

receiving a response containing information or a request not corresponding to any of said response options; and
automatically processing said response.

174. (Previously Added) The method of claim 172, wherein said one or more response options include at least one of:

a purchase option;
a request for additional information option; and
a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

175. (Previously Added) The method of claim 43, further comprising:

(a) automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

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176. (Previously Added) The method of claim 175, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

177. (Previously Added) The method of claim 43, wherein said communicating step comprises:

communicating a given reply using at least one of a human operator and voice recognition and response technology.

178. (Previously Added) The method of claim 43, wherein said receiving step comprises:

receiving a given response using at least one of electronic means and non-electronic means.

179. (Previously Added) The method of claim 43, wherein the receiving step comprises at least one of:

receiving at least some responses individually;
receiving at least some responses en mass;
receiving at least some responses in batches at intervals;
and
receiving at least some responses in real-time.

180. (Previously Added) The method of claim 43, wherein said receiving step comprises at least one of:

receiving at least some responses via telephone;
receiving at least some responses via fax;
receiving at least some responses via a branch drop off;
and

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receiving at least some responses via consumer interaction with a salesperson.

181. (Previously Added) The method of claim 43, wherein said receiving step comprises:

receiving at least some responses via consumer interaction with an Internet web site.

182. (Previously Added) The method of claim 43, wherein said receiving step comprises:

receiving at least some responses via email.

183. (Previously Added) The method of claim 43, further comprising at least one of:

processing at least some responses individually;
processing at least some responses en mass;
processing at least some responses in batches at intervals;
and
processing at least some responses in real-time.

184. (Previously Added) The method of claim 43, wherein said communicating step comprises at least one of:

communicating at least some of said replies individually;
communicating at least some of said replies en mass;
communicating at least some of said replies in batches at intervals; and
communicating at least some of said replies in real-time.

185. (Currently Amended) The method of claim 43, wherein the [preparing] generating step comprises at least one of:

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preparing at least some of said replies in real-time via real-time processing of associated responses; and

preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

186. (Previously Added) The method of claim 43, wherein at least some of said replies are communicated via the Internet.

187. (Previously Added) The method of claim 43, wherein communications are made available to consumer entities via at least one of:

- combining at least some of said communications with hosts;
- direct mail;
- platform sales track format;
- salespersons;
- an Internet website;
- email;
- voice response technology; and
- a print medium.

188. (Currently Amended) The method of claim 43, wherein the [preparing] generating step comprises:

- automatically analyzing said responses; and
- preparing said replies in accordance with said analysis.

189. (Previously Added) The method of claim 43, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer

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entity, and information related to said given consumer entity from a database.

190. (Currently Amended) The method of claim 43, further comprising:

preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said [preparing] generating step comprises:

preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

191. (Previously Added) The method of claim 43, further comprising:

preparing one or more replies each comprising information requested by a corresponding response.

192. (Currently Amended) The method of claim 43, wherein each reply comprises [said] consumer entity-customized content that comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

193. (Previously Added) The method of Claim 43, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified

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with consumer entity information to link each communication to its response, and each reply to its response.

194. (Previously Added) The method of Claim 47, wherein each communication comprises information about a financial product or financial service.

195. (Previously Added) The method of Claim 47, wherein each response comprises a unique label.

196. (Previously Added) The method of claim 195, wherein the unique label of each response comprises a machine readable label.

197. (Previously Added) The method of claim 47, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

198. (Previously Added) The method of Claim 47, further comprising the step of inputting response option information into an automated reply generation system.

199. (Currently Amended) The method of Claim 198, wherein the [preparing] generating of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

200. (Previously Added) The method of Claim 47, wherein the communication of the replies comprises communication by at least

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one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

201. (Previously Added) The method of claim 47, further comprising:

receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

202. (Previously Added) The method of Claim 201, further comprising:

inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

203. (Previously Added) The method of Claim 201, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

204. (Previously Added) The method of claim 47, wherein the communicating step comprises:

selecting one or more mediums to communicate a given reply to a corresponding consumer entity.

205. (Previously Added) The method of claim 204, wherein each medium is at least one of:

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electronic; and
non-electronic.

206. (Previously Added) The method of claim 204, wherein the selecting step comprises:

selecting said one or more mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

207. (Previously Added) The method of claim 47, further comprising:

continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

208. (Previously Added) The method of claim 207, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

209. (Previously Added) The method of claim 207, wherein said continuing step comprises:

preparing each follow up reply based on at least one of:
information obtained in the past from a consumer
entity ;
information purchased from a third party;

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information obtained via an existing consumer entity relationship; and
follow up responses and follow up replies related to said particular consumer entity.

210. (Previously Added) The method of claim 47, wherein each of said communications and replies includes one or more response options.

211. (Previously Added) The method of claim 210, further comprising:

receiving a response containing information or a request not corresponding to any of said response options; and
automatically processing said response.

212. (Previously Added) The method of claim 210, wherein said one or more response options include at least one of:

a purchase option;
a request for additional information option; and
a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

213. (Previously Added) The method of claim 47, further comprising:

(a) automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

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214. (Previously Added) The method of claim 213, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

215. (Previously Added) The method of claim 47, wherein said communicating step comprises:

communicating a given reply using at least one of a human operator and voice recognition and response technology.

216. (Previously Added) The method of claim 47, wherein said receiving step comprises:

receiving a given response using at least one of electronic means and non-electronic means.

217. (Previously Added) The method of claim 47, wherein the receiving step comprises at least one of:

receiving at least some responses individually;
receiving at least some responses en mass;
receiving at least some responses in batches at intervals;
and
receiving at least some responses in real-time.

218. (Previously Added) The method of claim 47, wherein said receiving step comprises at least one of:

receiving at least some responses via telephone;
receiving at least some responses via fax;
receiving at least some responses via a branch drop off;
and

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receiving at least some responses via consumer interaction with a salesperson.

219. (Previously Added) The method of claim 47, wherein said receiving step comprises:

receiving at least some responses via consumer interaction with an Internet web site.

220. (Previously Added) The method of claim 47, wherein said receiving step comprises:

receiving at least some responses via email.

221. (Previously Added) The method of claim 47, further comprising at least one of:

processing at least some responses individually;
processing at least some responses en mass;
processing at least some responses in batches at intervals;
and
processing at least some responses in real-time.

222. (Previously Added) The method of claim 47, wherein said communicating step comprises at least one of:

communicating at least some of said replies individually;
communicating at least some of said replies en mass;
communicating at least some of said replies in batches at intervals; and
communicating at least some of said replies in real-time.

223. (Currently Amended) The method of claim 47, wherein the [preparing] generating step comprises at least one of:

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preparing at least some of said replies in real-time via real-time processing of associated responses; and

preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

224. (Previously Added) The method of claim 47, wherein at least some of said replies are delivered via the Internet.

225. (Previously Added) The method of claim 47, wherein communications are made available to consumer entities via at least one of:

- combining at last some of said communications with hosts;
- direct mail;
- platform sales track format;
- salespersons;
- an Internet website;
- email;
- voice response technology; and
- a print medium.

226. (Currently Amended) The method of claim 47, wherein the [preparing] generating step comprises:

- automatically analyzing said responses; and
- preparing said replies in accordance with said analysis.

227. (Previously Added) The method of claim 47, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer

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entity, and information related to said given consumer entity from a database.

228. (Currently Amended) The method of claim 47, further comprising:

preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said [preparing] generating step comprises:

preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

229. (Previously Added) The method of claim 47, further comprising:

preparing one or more replies each comprising information requested by a corresponding response.

230. (Currently Amended) The method of claim 47, wherein each reply comprises [said] consumer entity-customized content that comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

231. (Previously Added) The method of Claim 47, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified

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with consumer entity information to link each communication to its response, and each reply to its response.

232. (Previously Added) The method of claim 3, further comprising:

determining variable information related to an offering for one or more financial products or services, or related to a given consumer entity; and

inserting said variable information into a customized communication for said given consumer entity.

233. (Previously Added) The method of Claim 3, wherein each communication comprises information about a financial product or financial service.

234. (Previously Added) The method of Claim 3, wherein each response comprises a unique label.

235. (Previously Added) The method of claim 234, wherein the unique label of each response comprises a machine readable label.

236. (Previously Added) The method of claim 3, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

237. (Previously Added) The method of Claim 3, further comprising the step of inputting response option information into an automated reply generation system.

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238. (Currently Amended) The method of Claim 237, wherein the [preparing] generating of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

239. (Previously Added) The method of Claim 3, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

240. (Previously Added) The method of claim 3, further comprising:
receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

241. (Previously Added) The method of Claim 240, further comprising:
inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

242. (Previously Added) The method of Claim 240, further comprising:
continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

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243. (Previously Added) The method of claim 3, wherein the second delivering step comprises:
selecting one or more delivery mediums to deliver a given reply to a corresponding consumer entity.

244. (Previously Added) The method of claim 243, wherein each delivery medium is at least one of:
electronic; and
non-electronic.

245. (Previously Added) The method of claim 243, wherein the selecting step comprises:
selecting said one or more delivery mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

246. (Previously Added) The method of claim 3, further comprising:
continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

247. (Previously Added) The method of claim 246, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

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248. (Previously Added) The method of claim 246, wherein said continuing step comprises:

- preparing each follow up reply based on at least one of:
 - information obtained in the past from a consumer entity ;
 - information purchased from a third party;
 - information obtained via an existing consumer entity relationship; and
- follow up responses and follow up replies related to said particular consumer entity.

249. (Previously Added) The method of claim 3, wherein each of said communications and replies includes one or more response options.

250. (Previously Added) The method of claim 249, further comprising:

- receiving a response containing information or a request not corresponding to any of said response options; and
- automatically processing said response.

251. (Previously Added) The method of claim 249, wherein said one or more response options include at least one of:

- a purchase option;
- a request for additional information option; and
- a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

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252. (Previously Added) The method of claim 3, further comprising:

(a) automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

253. (Previously Added) The method of claim 252, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

254. (Previously Added) The method of claim 3, wherein said second delivering step comprises:

delivering a given reply using at least one of a human operator and voice recognition and response technology.

255. (Previously Added) The method of claim 3, wherein said receiving step comprises:

receiving a given response using at least one of electronic means and non-electronic means.

256. (Previously Added) The method of claim 3, wherein the receiving step comprises at least one of:

receiving at least some responses individually;
receiving at least some responses en mass;
receiving at least some responses in batches at intervals;
and
receiving at least some responses in real-time.

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257. (Previously Added) The method of claim 3, wherein said receiving step comprises at least one of:

- receiving at least some responses via telephone;
- receiving at least some responses via fax;
- receiving at least some responses via a branch drop off;
- and
- receiving at least some responses via consumer interaction with a salesperson.

258. (Previously Added) The method of claim 3, wherein said receiving step comprises:

- receiving at least some responses via consumer interaction with an Internet web site.

259. (Previously Added) The method of claim 3, wherein said receiving step comprises:

- receiving at least some responses via email.

260. (Previously Added) The method of claim 3, further comprising at least one of:

- processing at least some responses individually;
- processing at least some responses en mass;
- processing at least some responses in batches at intervals;
- and
- processing at least some responses in real-time.

261. (Previously Added) The method of claim 3, wherein said second delivering step comprises at least one of:

- delivering at least some of said replies individually;
- delivering at least some of said replies en mass;

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delivering at least some of said replies in batches at intervals; and
delivering at least some of said replies in real-time.

262. (Currently Amended) The method of claim 3, wherein the [preparing] generating step comprises at least one of:

preparing at least some of said replies in real-time via real-time processing of associated responses; and

preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

263. (Previously Added) The method of claim 3, wherein at least some of said replies are delivered via the Internet.

264. (Previously Added) The method of claim 3, wherein communications are made available to consumer entities via at least one of:

combining at last some of said communications with hosts;
direct mail;
platform sales track format;
salespersons;
an Internet website;
email;
voice response technology; and
a print medium.

265. (Currently Amended) The method of claim 3, wherein the [preparing] generating step comprises:

automatically analyzing said responses; and
preparing said replies in accordance with said analysis.

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266. (Previously Added) The method of claim 3, wherein each reply for a given consumer entity includes one or more response options, wherein said response options are based on at least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.

267. (Currently Amended) The method of claim 3, further comprising:

preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said [preparing] generating step comprises:

preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

268. (Previously Added) The method of claim 3, further comprising:

preparing one or more replies each comprising information requested by a corresponding response.

269. (Currently Amended) The method of claim 3, wherein each reply comprises [said] consumer entity-customized content that comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

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270. (Previously Added) The method of Claim 3, wherein each communication, response from each communication, and reply to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

271. (Currently Amended) A method for automatically preparing customized communications for consumer entities, and replying to responses from consumer entities with customized replies, the method comprising;

automatically preparing a plurality of customized mass marketing communications as part of a mass marketing campaign, each communication comprising information relating to an offering for one or more financial products or services;

appending each communication to a host communication to form a plurality of combined communications;

delivering each combined communication to a consumer entity;

receiving one or more responses from at least some consumer entities, said responses comprising nonpurchase requests and being in response to combined communications;

automatically generating [preparing] one or more replies to at least some of the responses or subsequent responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a

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consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services]; and

delivering the replies to associated consumer entities.

272. (Previously Added) The method of Claim 271, wherein each communication comprises information about a financial product or financial service.

273. (Previously Added) The method of Claim 271, wherein each response comprises a unique label.

274. (Previously Added) The method of claim 273, wherein the unique label of each response comprises a machine readable label.

275. (Previously Added) The method of claim 271, wherein the receiving of responses comprises receiving responses by at least one of mail, telephone, facsimile, hand, the internet, electronically, and non-electronically.

276. (Previously Added) The method of Claim 271, further comprising the step of inputting response option information into an automated reply generation system.

277. (Currently Amended) The method of Claim 276, wherein the [preparing] generating of replies comprises analyzing the response option information and selecting or formulating a reply appropriate to said response option information.

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278. (Previously Added) The method of Claim 271, wherein the delivering of the replies comprises delivery by at least one of mail, internet, facsimile transmittal, hand, electrically, non-electronically, and telephonically.

279. (Previously Added) The method of claim 271, further comprising:

receiving follow up responses each with client identifications from consumer entities to whom a prepared reply was delivered.

280. (Previously Added) The method of Claim 279, further comprising:

inputting the follow up responses, and preparing follow up replies automatically to the follow up responses, each follow up reply comprising an identifying label corresponding with the response to which it replies.

281. (Previously Added) The method of Claim 279, further comprising:

continuing a sequence of receiving follow up responses, automatically preparing replies, and delivering of follow up replies until at least one of (1) no further follow up replies are required, and (2) until no further response is received responsive to a follow up reply.

282. (Previously Added) The method of claim 271, wherein the second delivering step comprises:

selecting one or more delivery mediums to deliver a given reply to a corresponding consumer entity.

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283. (Previously Added) The method of claim 282, wherein each delivery medium is at least one of:
electronic; and
non-electronic.

284. (Previously Added) The method of claim 282, wherein the selecting step comprises:
selecting said one or more delivery mediums based on at least one of information related to said corresponding consumer entity and consumer entity preferences.

285. (Previously Added) The method of claim 271, further comprising:
continuing, for a particular consumer entity, a sequence of receiving one or more follow up responses, followed by preparing and delivering one or more follow up replies corresponding to said one or more follow up responses.

286. (Previously Added) The method of claim 285, wherein said continuing step is performed for said particular consumer entity until no further follow up responses are received from said particular consumer entity, or until it is determined that no further follow up replies are required for said particular consumer entity.

287. (Previously Added) The method of claim 285, wherein said continuing step comprises:
preparing each follow up reply based on at least one of:

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information obtained in the past from a consumer entity ;
information purchased from a third party;
information obtained via an existing consumer entity relationship; and
follow up responses and follow up replies related to said particular consumer entity.

288. (Previously Added) The method of claim 271, wherein each of said communications and replies includes one or more response options.

289. (Previously Added) The method of claim 288, further comprising:

receiving a response containing information or a request not corresponding to any of said response options; and
automatically processing said response.

290. (Previously Added) The method of claim 288, wherein said one or more response options include at least one of:

a purchase option;
a request for additional information option; and
a request for one or more additional quotations option, said quotations comprising at least one of a pricing quotation, a product or service design quotation, and an additional product or service quotation.

291. (Previously Added) The method of claim 271, further comprising:

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(a) automatically generating and delivering a follow up reply or communication to a consumer entity after a predetermined period.

292. (Previously Added) The method of claim 291, wherein step (a) is performed based on at least one of a prior communication, a prior response, a prior reply, prior conversation information, and information from a database.

293. (Previously Added) The method of claim 271, wherein said second delivering step comprises:

delivering a given reply using at least one of a human operator and voice recognition and response technology.

294. (Previously Added) The method of claim 271, wherein said receiving step comprises:

receiving a given response using at least one of electronic means and non-electronic means.

295. (Previously Added) The method of claim 271, wherein the receiving step comprises at least one of:

receiving at least some responses individually;
receiving at least some responses en mass;
receiving at least some responses in batches at intervals;
and
receiving at least some responses in real-time.

296. (Previously Added) The method of claim 271, wherein said receiving step comprises at least one of:

receiving at least some responses via telephone;

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receiving at least some responses via fax;
receiving at least some responses via a branch drop off;
and
receiving at least some responses via consumer interaction
with a salesperson.

297. (Previously Added) The method of claim 271, wherein said receiving step comprises:

receiving at least some responses via consumer interaction
with an Internet web site.

298. (Previously Added) The method of claim 271, wherein said receiving step comprises:

receiving at least some responses via email.

299. (Previously Added) The method of claim 271, further comprising at least one of:

processing at least some responses individually;
processing at least some responses en mass;
processing at least some responses in batches at intervals;
and
processing at least some responses in real-time.

300. (Previously Added) The method of claim 271, wherein said second delivering step comprises at least one of:

delivering at least some of said replies individually;
delivering at least some of said replies en mass;
delivering at least some of said replies in batches at
intervals; and
delivering at least some of said replies in real-time.

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301. (Currently Amended) The method of claim 271, wherein the [preparing] generating step comprises at least one of:

preparing at least some of said replies in real-time via real-time processing of associated responses; and

preparing at least some of said replies in a non-real-time mode after accumulation of a plurality of responses.

302. (Previously Added) The method of claim 271, wherein at least some of said replies are delivered via the Internet.

303. (Previously Added) The method of claim 271, wherein communications are made available to consumer entities via at least one of:

combining at least some of said communications with hosts;

direct mail;

platform sales track format;

salespersons;

an Internet website;

email;

voice response technology; and

a print medium.

304. (Currently Amended) The method of claim 271, wherein the [preparing] generating step comprises:

automatically analyzing said responses; and

preparing said replies in accordance with said analysis.

305. (Previously Added) The method of claim 271, wherein each reply for a given consumer entity includes one or more response

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options, wherein said response options are based on at least one of previous responses, replies related to said given consumer entity, and information related to said given consumer entity from a database.

306. (Currently Amended) The method of claim 271, further comprising:

preparing a financial product or financial service specific for a given consumer entity based on information related to said given consumer entity;

wherein said [preparing] generating step comprises:

preparing a reply for said given consumer entity, said reply customized for said given consumer entity and comprising an offering for said specific financial product or financial service.

307. (Previously Added) The method of claim 271, further comprising:

preparing one or more replies each comprising information requested by a corresponding response.

308. (Currently Amended) The method of claim 271, wherein each reply comprises [said] consumer entity-customized content that comprises at least one of customized content related to said consumer entity, customized content related to a financial product or service being offered to said consumer entity, and customized content related to an offering of a financial product or service to said consumer entity.

309. (Previously Added) The method of Claim 271, wherein each communication, response from each communication, and reply

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to each response is at least one of labeled and identified with consumer entity information to link each communication to its response, and each reply to its response.

310. (Previously Added) The method of claim 271, further comprising:

determining variable information related to an offering for one or more financial products or services, or related to a given consumer entity; and

inserting said variable information into a customized communication for said given consumer entity.

311. (Currently Amended) A system for automatically preparing a reply to a response, comprising:

automatically analyzing information pertinent to consumer entities who responded to mass marketing communications relating to offerings for one or more financial products or services being offered as part of a mass marketing campaign, wherein responses from consumer entities comprise nonpurchase requests;

automatically generating one or more replies for at least some of said consumer entities based on said analysis, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said mass marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity, each of said replies specific to one of said responses or a subsequent response [customized for a consumer entity associated therewith and

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having consumer entity-customized content comprising an offering for one or more financial products or services]; and

communicating the replies to associated consumer entities.

312. (Currently Amended) A system for automatically preparing customized communications for consumer entities, and replying to responses from consumer entities with customized replies, comprising;

means for automatically preparing a plurality of customized mass marketing communications, each communication comprising information relating to an offering for one or more financial products or services being offered as part of a mass marketing campaign;

means for appending each communication to a host communication to form a plurality of combined communications;

means for delivering each combined communication to a consumer entity;

means for receiving one or more responses from at least some consumer entities, said responses comprising nonpurchase requests and being in response to combined communications;

means for [preparing] automatically generating one or more replies to at least some of the responses or subsequent responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said mass marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and

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having consumer entity-customized content comprising an offering for one or more financial products or services]; and

means for delivering the replies to associated consumer entities.

313. (Currently Amended) A system for automatically preparing customized communications for a plurality of consumer entities, and replying to responses from consumer entities with customized replies, comprising:

means for automatically preparing a customized mass marketing communication for each consumer entity, said communication comprising information relating to an offering for one or more financial products or services being offered as part of a mass marketing campaign;

means for delivering each communication to a respective one of the plurality of consumer entities;

means for receiving one or more responses from at least some consumer entities, said responses comprising nonpurchase requests and being in response to mass marketing communications;

means for [preparing] automatically generating one or more replies for at least some of the responses or subsequent responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said mass marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services]; and

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means for delivering said replies to associated consumer entities.

314. (Currently Amended) A system for automatically preparing customized replies to responses to communications to one or more consumer entities, comprising:

means for receiving one or more responses to mass marketing communications from one or more consumer entities, said communications relating to offerings for one or more financial products or services being part of a mass marketing campaign, said responses comprising nonpurchase requests;

means for [preparing] automatically generating one or more replies to at least some of said responses or subsequent responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said mass marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and having consumer entity-customized content comprising an offering for one or more financial products or services];

means for communicating said replies to consumer entities who sent the responses;

means for receiving one or more follow up responses based on the replies from a plurality of consumer entities; and

means for automatically [preparing] generating and communicating one or more follow up replies to at least some of said follow up responses, said follow up replies being

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customized for consumer entities who sent said follow up responses, until for a given consumer entity follow up replies generate no further follow up responses, or it is determined that no follow up reply is needed.

315. (Currently Amended) A system for marketing of financial products and services, comprising:

means for selecting from among a plurality of consumer entities those consumer entities suitable for receiving a particular type of financial product or service offering being offered as part of a mass marketing campaign;

means for automatically preparing mass marketing communications comprising offerings for said particular type of financial product or service or variant thereof to said selected consumer entities;

means for communicating said communications to said selected consumer entities;

means for receiving responses to said communications from at least some of said selected consumer entities, said responses comprising nonpurchase requests;

means for automatically [preparing] generating replies to at least some of the responses, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said particular type of financial product or service or variant thereof using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity [customized for a consumer entity associated therewith and having consumer entity-customized content related to an

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offering for one or more financial products or services, or related to the associated consumer entity]; and

means for communicating said replies to associated consumer entities.

REASONS FOR ALLOWANCE

The following is an examiner's statement of reasons for allowance.

The amendments to the independent claims are directed to various aspects of the invention which, when combined, set forth novel and nonobvious subject matter. Claim 1 is considered representative of all claims.

Claim 1 recites:

A method for automatically preparing customized replies to responses from one or more consumer entities, the method comprising:

receiving one or more responses from one or more consumer entities, said responses comprising nonpurchase requests and being in response to mass marketing communications relating to offerings for one or more financial products or services being offered as part of a mass marketing campaign;

automatically generating one or more replies, each of said replies being generated prior to receipt from a consumer entity of a purchase commitment of said one or more financial products or services being offered as part of said mass marketing campaign, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity, and responsive to a nonpurchase request received from said consumer entity, each of said replies specific to one of said responses or a subsequent response; and

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delivering said replies to corresponding consumer entities.
(emphasis added)

The most remarkable references are Tobin (U.S. Patent No. 6,141,666); Clark (U.S. Patent No. 5,710,889); Randle (U.S. Patent No. 5,787,403); Horowitz (U.S. Patent No. 6,349,290); and Lewis (U.S. Patent No. 6,513,019).

None of these references provided alone or in combination anticipate or fairly and reasonably teach the subject matter of the recited claims.

For example, Horowitz teaches an advice engine and a presentation engine for interacting with a customer on a one-on-one basis. Horowitz generates advice for a given customer based on a customer profile. Such advice is then presented to the customer by the presentation engine. Horowitz could be viewed as emulating the one-on-one interaction one would have with a bank teller or financial advisor. Such one-on-one interaction could be seen as a customer visiting her local financial advisor, and having a conversation where the financial advisor offers advice. In Horowitz, such interaction occurs electronically. However, the analogy appears valid. In contrast to the invention, Horowitz is not directed to marketing

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campaigns. Horowitz dispenses advice to customers only on a one-at-a-time basis, after the customers are already engaged, not on a mass marketing basis. Unlike the invention, Horowitz does not teach or suggest marketing campaigns that involve the offering of financial products and services. Horowitz does not teach or suggest responses being in response to mass marketing communications relating to offerings for one or more financial products or services being offered as part of a mass marketing campaign. Horowitz does not teach or suggest each of said replies having consumer entity-customized content comprising an offering for one or more financial products or services.

Tobin, Clark and Randle do not solve the deficiencies of Horowitz. Tobin is directed to an Internet portal from which a user can navigate to web sites selling various products. Clark is directed to an interface device for providing users with access to a plurality of financial services. Randle is directed to a banking service platform that provides users with access to banking services. These references, considered alone or in combination, are not directed to marketing communications or the marketing of financial products or financial services.

Moreover, the Lewis patent does not solve the deficiencies of Tobin, Clark, Randle and Horowitz, considered alone or in combination. Lewis is directed to a computer system that

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consolidates financial data, derives information from the data, structures the data and information in a database that enables near real time information access, and distributes the data and information to users and software applications.

In contrast to the claimed invention, Lewis is not directed to marketing communications or the marketing of financial products or financial services. Lewis is used for risk management activities. Unlike the invention, Lewis is not directed to marketing and selling activities.

None of the additional references cited, either alone or in combination anticipate or fairly and reasonably teach the invention as is claimed.

For example, Reiter (U.S. Patent No. 5,819,241) and Zetmeir (U.S. Patent No. 4,752,675) each disclose that recipients of mass marketing campaigns may request more information (see Reiter at col. 7, lines 17-20; and Zetmeir at col. 3, lines 9-13). However, neither Reiter nor Zetmeir teach a automatically generating one or more replies, each reply customized for a consumer entity using other than one or more of name, address and account number of said consumer entity.

For example, Luchs et al. (U.S. Patent No. 4,831,526); Miller et al. (U.S. Patent No. 5,446,653); Ryan et al. (U.S.

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Patent No. 5,655,085); Bromley et al. (U.S. Patent No. 5,819,263); Plainfield et al. (U.S. Patent No. 5,83,075); Katz et al. (U.S. Patent No. 6,055,513); Shulze, Jr. (U.S. Patent No. 6,233,564); Boe et al. (U.S. Patent No. 6,236,975); Cullen et al. (U.S. Patent No. 6,272,528); and Johnson et al. (U.S. Patent No. 6,453,302) each disclose various aspects of the instant invention. However, none of these references teaches responses comprising nonpurchase requests and being in response to mass marketing communications relating to offerings for one or more financial products or services being offered as part of a mass marketing campaign.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Examiner Comment

The Double Patenting Rejection maintained in the Office Action mailed November 9, 2004 in view of U.S. Patent No. 5,987,434 is vacated. The patent neither claims nor discloses the mass marketing aspect claimed in the instant application.

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Accordingly, a Double Patenting rejection based on *In re Schneller*, 397 F.2d 350, 158 USPQ 210 (CCPA 1968) is not applicable here. A further analysis of Double Patenting issues, particularly of the non-statutory, non-obvious- and obviousness-types finds that such a rejection would not be warranted.

Conclusion

The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.


Frenkel et al. (EP 0 572 281 A1) discloses a data processing system and method which allocates financial assets among a plurality of investments in response to questionnaire data indicating an investor's financial needs, goals and risk tolerance.

"Bank Investment Product News, A Publication of Institutional Investor, Inc., vIII, n15, April 21, 1997 teaches mining a database for insurances sales by providing customized quotes to checking customers with their statements.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Jeffrey A. Smith whose telephone number is (571) 272-6763. The examiner can normally be reached on M-F 6:30am-6:00pm.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Wynn Coggins can be reached on (571) 272-7159. The fax phone number for the organization where this application or proceeding is assigned is 703-872-9306.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).



Jeffrey A. Smith
Primary Examiner
Art Unit 3625

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